

POWER OF ATTORNEY

This Power of Attorney is made on June 3, 2019, and supersedes any other Power of Attorney previously executed.

BETWEEN: the Principal, **Thomas A. Capps, Jr.**, whose address is **9 Battles Road, Williamstown, New Jersey 08094**, referred to as "I" or "my",

AND: the Agent, **Jacqueline C. Capps**, whose address is **9 Battles Road, Williamstown, New Jersey 08094**, referred to as "You".

Grant of Authority. I appoint you to act as my Agent (called an attorney in fact) to do each and every act which I could personally do for the following uses and purposes:

A. General Power To Perform All Acts.

To exercise, do, or perform any act, right, power, duty, or obligation whatsoever that I now have or may acquire the legal right, power, or capacity to exercise, do, or perform in connection with, arising out of, or relating to any person, item, thing, transaction, business, property, real or personal, tangible or intangible, or matter whatsoever;

I grant to my said attorney in fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all that my said attorney in fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to said attorney in fact.

B. Enumerated Powers—List Not Exclusive Of Other Powers.

To ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, bonds, notes, checks, drafts, accounts, deposits, legacies, bequests, devises, interests, dividends, stock certificates, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, documents of title, choses in action, personal and real property, intangible and tangible property and

property rights, and demands whatsoever, liquidated or unliquidated, as are now, or shall hereafter become owned by, or due, owing, payable, or belonging to me or in which I have or may have acquire an interest, and to have, use , and take all lawful ways and means and legal and equitable remedies, procedures, and writs in my name for the collection and recovery thereof, and to compromise, settle, and agree for the same, and to make, execute, and deliver for me and in my name all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to bargain, contract, and agree for the lease, purchase, exchange, and acquisition of, and to take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as said attorney in fact shall deem proper;

To improve, repair, maintain, manage, insure, rent, lease, bargain, sell, release, convey, subject to liens, mortgage, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, which I now own or may hereafter acquire, for me and in my name, and under such terms and conditions, and under such covenants, as said attorney in fact shall deem proper;

To deposit in and withdraw monies from any bank, savings bank, or trust company or other banking institution;

To obtain insurance for the protection of my property. To pay any premium, collect any amount that may become due and to settle and adjust all claims thereon;

To have full access to any safe deposit box. To prepare and file any tax returns or applications for licenses required by any municipal, state or federal government or agency thereof, and to pay any amount due them. To make claim for and collect any refund or rebate to which I may be entitled;

To invest and reinvest any monies belonging to me in stocks, bonds, mortgages or other securities. To endorse, transfer and assign any certificates of stock or other securities.

To vote as my proxy on any stock. To take any action that may be desirable in connection therewith, to protect my investment in such securities;

To institute, prosecute and defend any actions or proceedings brought in any court or before any commission, board or bureau of any municipal, state or federal government

or any agency thereof;

To engage in and transact any and all lawful business of whatever nature or kind for me and in my name;

To sign, indorse, execute, acknowledge, deliver, receive, and possess such applications, contracts, agreements, options, covenants, deeds, conveyances, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks drafts, bills of exchange, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligations, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

To make, receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, stock certificates, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loans, credit unions, or other institutions or associations. To pay all sums of money, at any time or times, that may hereafter be owing by me upon any account, bill of exchange, check, draft, purchase, contract, note, or trade acceptance made, executed, endorsed, accepted, and delivered by me or for me in my name, by my attorney in fact. To borrow from time to time such sums of money as my attorney in fact may deem proper and execute promissory notes, security deeds or agreements, financing statements, or other security instruments in such form as the lender may request and renew said notes and security instruments from time to time in whole or in part. To have free access at any time or times to any safe deposit box or vault to which I might have access. NJ Rev Stat § 46:2B-13 (2013).

C. Revocation and Substitution

I retain the right to revoke this Power of Attorney. You may also revoke this Power of Attorney. You may also appoint a new Agent to take your place. I approve and confirm all that You or your substitute may lawfully do on my behalf.

DISABILITY


Definition of Disability. A principal shall be under a disability if the principal is unable to manage his or her property and affairs effectively for reasons such as mental illness, mental deficiency, physical illness or disability, advanced age, chronic use of

drugs, chronic intoxication, confinement, detention by a foreign power or disappearance.

Takes Effect Regardless of Disability. This Power of Attorney is effective now and remains in effect even if I become disabled (as defined above).

Signatures. By signing below, I acknowledge that I have received a copy of this Power of Attorney and that I understand its terms.

This Power of Attorney is to be construed as a Durable General Power of Attorney and shall not be affected by subsequent disability or incapacity. This Power of Attorney becomes effective upon execution.


Thomas A. Capps, Jr.

6-3-19
Dated


Witness William Chan

6-3-19
Dated

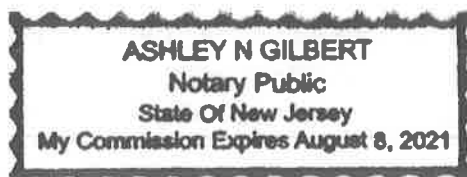
STATE OF NEW JERSEY

SS:

I CERTIFY that on June 6, 2019, **Thomas A. Capps, Jr.**, personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person):

- (a) is named in and personally signed this document; and
- (b) signed, sealed and delivered this document as his or her act and deed.


NOTARY PUBLIC



POWER OF ATTORNEY

DATED: June 6, 2019

THOMAS A. CAPPS, JR.

TO

JACQUELINE C. CAPPS

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